

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: MEREDITH D FAY

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Case No.: 09-20217

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/03/2009.
- 2) This case was confirmed on 07/27/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/27/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/04/2011, 12/27/2011.
- 5) The case was dismissed on 03/12/2012.
- 6) Number of months from filing to the last payment: 25
- 7) Number of months case was pending: 37
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 20,800.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 17,125.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 17,125.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,060.33
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 1,060.33

Attorney fees paid and disclosed by debtor \$ 3,500.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
EAST BAY FUNDING	UNSECURED	NA	685.83	685.83	.00	.00
PYOD LLC	UNSECURED	.00	602.09	602.09	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	NA	.00	.00	.00	.00
HARLEY DAVIDSON CRED	SECURED	7,500.00	7,856.47	.00	.00	.00
SHEFFIELD MANOR COND	OTHER	.00	NA	NA	.00	.00
BAC HOME LOANS SERVI	SECURED	155,000.00	189,194.58	.00	.00	.00
BAC HOME LOANS SERVI	UNSECURED	31,816.93	NA	NA	.00	.00
BAC HOME LOANS SERVI	SECURED	26,404.95	17,940.58	18,335.58	16,064.67	.00
TAYLOR BEAN & WHITAK	OTHER	.00	NA	NA	.00	.00
CANDICA LLC	UNSECURED	550.29	502.75	502.75	.00	.00
EVANSTON NORTHWESTER	UNSECURED	301.20	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	5,971.97	5,316.76	5,316.76	.00	.00
PRA RECEIVABLES MANA	UNSECURED	225.44	137.72	137.72	.00	.00
NORTHSHORE UNIVERSIT	UNSECURED	1,384.87	NA	NA	.00	.00
NORTHWEST COMMUNITY	UNSECURED	455.69	NA	NA	.00	.00
NORTHWEST COMMUNITY	OTHER	.00	NA	NA	.00	.00
ST ALEXIUS MEDICAL C	UNSECURED	1,453.55	NA	NA	.00	.00
ST ALEXIUS MEDICAL C	OTHER	.00	NA	NA	.00	.00
DANIEL L FAY	OTHER	.00	NA	NA	.00	.00
DANIEL L FAY	OTHER	.00	NA	NA	.00	.00
DAVID RUSSELL	OTHER	.00	NA	NA	.00	.00
SHEFFIELD MANOR COND	SECURED	.00	.00	.00	.00	.00
ECAST SETTLEMENT COR	UNSECURED	.00	419.41	419.41	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	18,335.58	16,064.67	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	18,335.58	16,064.67	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	7,664.56	.00	.00

Disbursements:

Expenses of Administration	\$ 1,060.33	
Disbursements to Creditors	\$ 16,064.67	
TOTAL DISBURSEMENTS:		\$ 17,125.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/09/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.